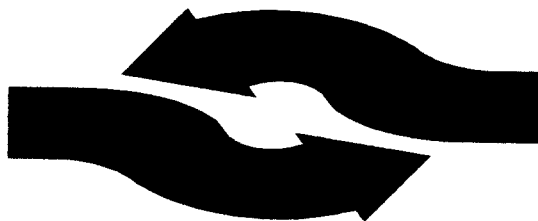


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October 10, 2005

Mr. John F. Carter
Regional Director - Federal Deposit Insurance Corporation
25 S. Jessie Street at Ecker Square – Suite 2300
San Francisco, CA 94105

Dear Mr. Carter,,

I could not help but respond to your "Prez Sez" article from my bank, the Community Bank & Trust of Florida.

Let me begin by saying that I can not agree with your assessment of the Walmart appliation. As far as being "ethical" I take issue with the large Banks of this country. They are at present earning as much as 400 to 600 percent profits on monies deposited. That is "unethical" in the light of present economical conditions creating inflation for those on "fixed Income". For instance, I am earning less that 4% on a thirty-month CD and that bank sells that money for over 14% to 18% or more! Please don't give advice on what is "ethical". I can understand your concern about Walmart, however. They will give you greedy bankers a "run for your money" so to speak, and SHOULD make you all nervous!

Trash this letter if you must, but remember, many, many others feel this way. Walmart may be their answer

Keep that in mind Mr. Carter.

Sincerely,

Jim Farley